

Exhibit D

Ms. Robbin Frances Juris
1450 Washington Blvd., Apt. S-1602
Stamford, CT 06902

**SUPPLEMENTAL DECLARATION REGARDING THE CONCEPTION OF
"METHOD AND SYSTEM FOR INCREASING EXPECTED RETURN AND
MAXIMUM PAYOUT IN A GAME OF ONE OR MORE PLAYERS"**

To whom it may concern:

In the Fall of 2000, my husband, Marc Groz, told me that he had a "billion dollar idea" for a "revolutionary" new type of game. Quite excitedly, he described an "epiphany" that he had had while collecting his mail at a Mailboxes Etc. outlet (located at 244 Madison Avenue in New York City) that also sold lottery tickets. He told me that as he watched a customer at this store discard a losing ticket, dropping it onto the floor into a pile of other losing tickets, he thought to himself "What if these tickets retained value?" This thought became the basis for the "no-lose game" that he then went on to describe to me.

As he explained it, this new type of game would be a "residual-value game" in which a player would buy a lottery ticket, for example, and over time recoup what he or she paid for the ticket plus appreciation—regardless of whether or not the player was a winner. He explained that a percentage of the ticket price would go towards the prize pool, another portion toward administrative and computer costs and other overhead, and another portion would be invested in, say, an IRA-like account or some other type of investment on behalf of the player. This last portion, he explained, would be the source of the residual value, so that after, say, a period of 20 years, the player could cash out the assets in the IRA-like

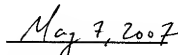
account or other investment. He also explained to me that because of appreciation, these assets would be expected to exceed the price of the original ticket, thereby turning every player into a "winner" even if he or she did not win the prize pool. We discussed the positive social ramifications this new type of game could have, for example, residual value accounts becoming retirement nest eggs for players.

My husband also shared with me his initial thought for a name for his new invention: "LottaVest". In his enthusiasm, he showed me the small notebook in which he recorded this name as well as other jottings related to the invention.

I further declare that within this declaration, all statements made of my own knowledge are true and that all statements made on information and belief are believed to be true. I further state that the above statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that any such willful false statements may jeopardize the validity of the above referenced patent application or any patent issuing therefrom.



Ms. Robbin Frances Juris



Date